

Exhibit Name: Indemnity Calculations  
 Exhibit Number: P21-2, Plan 02 & 03  
 Record Name: Acreage Claim  
 Record Code: P21

Reinsurance Year: 2011  
 Version: DRAFT  
 Release Date: 8/25/2011

<u>Insurance Plan Code</u>	02 Revenue Protection	03 Revenue Protection with Harvest Price Exclusion				
<u>Commodity Code</u>	0011 Wheat	0021 Cotton		0078 Sunflower		
	0015 Canola	0041 Corn		0081 Soybeans		
	0018 Rice	0051 Grain Sorghum		0091 Barley		
<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
Section 1: Stage Guarantee Calculation						
Guarantee Per Acre <sup>1</sup> = Approved Yield * Coverage Level Percent	Guarantee Per Acre <sup>1</sup>	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then Round to whole Number.  When Unit of Measure equals Tons, "Tons", then Round to 2 decimals.  Otherwise, Round to 1 decimal.	Common Crop Insurance Policy 'production guarantee (per acre)'.
	Approved Yield	P11	46	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
Cottonseed Endorsement Option "SE":  Modified Yield = Approved Yield * Option Conversion Factor	Modified Yield	Internal		99999999.99	Round to whole number.	Information (Approved Yield and Insured Share Percent) will be obtained from Cotton P11 record.  Edit with ADM Option Rate, "A01060".
	Approved Yield	P11	46	99999999.99	None	
	Option Conversion Factor	ADM		9.9999	None	
Guarantee Per Acre <sup>1</sup> = Modified Yield * Coverage Level Percent	Guarantee Per Acre <sup>1</sup>	Internal		99999999.99	Round to whole number.	
	Coverage Level Percent	P14	34	9.9999	None	
Acre Guarantee Per Acre <sup>2</sup> Quantity = Guarantee per Acre <sup>1</sup> * Guarantee Adjustment Factor	Acre Guarantee Per Acre <sup>2</sup> Quantity	P11-Internal	101	99999999.99	When Unit of Measure equals Pounds, "LBS", then Round to whole Number.  When Unit of Measure equals Tons, "Tons", then Round to 2 decimals.  Otherwise, Round to 1 decimal.	
	Guarantee Adjustment Factor	P11	41	0.999	None	

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
<b>Revenue Protection, "02", Price Election Amount Calculation:</b>  Price Election Amount = (greater of Projected Price or Harvest Price) * Price Election Percent	Price Election Amount	Internal		9999.999	When Commodity Code equals Barley, "0091", Corn, "0041", Cotton, "0021", Grain Sorghum, "0051", Soybeans, "0081" or Wheat, "0011"; round to nearest whole cent [\$9.99].  When Commodity Code equals Canola, "0015", Rice, "0018", Sunflowers, "0078"; round to nearest one-tenth cent [\$9.999].	
	Projected Price	ADM		99999.9999	None	Edit with ADM Price, "A00810".
	Harvest Price	ADM		99999.9999	None	Edit with ADM Price, "00810".
	Price Election Percent	ICE		9.9999	None	Price Election Percent would equal 1.00 when Insurance Plan Code "02".
<b>Revenue Protection with Harvest Price Exclusion, "03", Price Election Amount Calculation:</b>  Price Election Amount = Projected Price * Price Election Percent	Price Election Amount	Internal		9999.999	When Commodity Code equals Barley, "0091", Corn, "0041", Cotton, "0021", Grain Sorghum, "0051", Soybeans, "0081" or Wheat, "0011"; round to nearest whole cent [\$9.99].  When Commodity Code equals Canola, "0015", Rice, "0018", Sunflowers, "0078"; round to nearest one-tenth cent [\$9.999].	
	Projected Price	ADM		99999.9999	None	Edit with ADM Price, "A00810".
	Price Election Percent	ICE		9.9999	None	Price Election Percent would equal 1.00 when Insurance Plan Code equals "03".

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<b>Calculations</b>	<b>Field Name</b>	<b>Record Number</b>	<b>Field Number</b>	<b>Field Format</b>	<b>Field Rounding</b>	<b>Rules</b>
<b>Revenue Protection, "02", Revenue Protection Guarantee Calculation:</b>  Acre Stage Guarantee Amount = $\text{Acre Guarantee Per Acre} \times \text{Quantity} \times (\text{Projected Price or Harvest Price which ever is greater} - \text{Price Election Percent})$ Price Election Amount	Acre Stage Guarantee Amount	P21-Internal	36	99999999.99	Round to nearest dollar and cents.	Common Crop Insurance Policy 'revenue protection guarantee (per acre)'. Not used in determination of Loss Guarantee.
	Projected Price	ADM		99999.9999	None	Edit with ADM Price, "00810".
	Harvest Price	ADM		99999.9999	None	Edit with ADM Price, "00810".
	Price Election Percent	Internal		9.999	None	Must equal 1.000
<b>Revenue Protection with Harvest Price Exclusion, "03", Revenue Protection Guarantee Calculation:</b>  Revenue Protection - Acre Stage Guarantee Per Acre Amount = $\text{Acre Guarantee Quantity} \times (\text{Projected Price} - \text{Price Election Percent})$	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to nearest dollar and cents.	
	Projected Price	ADM		99999.9999	None	Edit with ADM Price, "00810".
	Price Election Percent	Internal		9.999	None	Must equal 1.000
<b>Section 2: Loss Guarantee Calculation</b>						
Loss Guarantee Amount = $\frac{\text{Acre Stage Guarantee Amount} \times \text{Guarantee Per Acre} \times \text{Price Election Amount}}{\text{Determined Acreage} \times \text{Liability Adjustment Factor}}$	Loss Guarantee Amount	P21	46	99999999.99	Round to whole number nearest dollar and cents.	
	Determined Acreage	P21	17	99999999.99	None	
	Liability Adjustment Factor	P21	38	9.999999	None	
Revenue Conversion Production to Count = $\text{Production to Count Quantity} \times \text{Harvest Price}$	Revenue Conversion Production to Count	P21	46	99999999.99	Round to whole number nearest dollar and cents.	
	Production to Count Quantity	P21	34	99999999.99	Round to nearest whole pounds, nearest hundredth for tonnage commodities, or nearest tenths for other units of measure. None	
	Harvest Price	ADM		99999.9999	None	Edit with ADM Price, "00810". If Harvest Price has not been released for revenue Protection, "02", the Projected Price can be used for validation of Revenue to Count.

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<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
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### Section 3: Indemnity Calculation

Unit Deficiency Quantity = Loss Guarantee Amount – Revenue Conversion Production to Count	Unit Deficiency Quantity	P21	45	\$99999999.99	Round to <del>whole number</del> nearest dollar and cents.	
Preliminary Indemnity Amount = Unit Deficiency Quantity * Insured Share Percent	Preliminary Indemnity Amount	P21	49	\$9999999999	Round to whole number.	
	Insured Share Percent	P11	46	9.999	None	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	50	\$9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity = Indemnity Amount for the Unit	Total Indemnity	Internal		\$9999999999	Round to whole number.	

### Section 4: Stage Guarantee Calculation

Replant Payment for Revenue Protection, "02", and Revenue Protection with Harvest Price Exclusion, "03"

When Stage Code equals Replanted, "R", Replanted Seed, "RS", Replanted Transplant, "RT"						
Guarantee Per Acre <sup>1</sup> = Approved Yield * Coverage Level Percent	Guarantee Per Acre <sup>1</sup>	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then Round to whole Number.  When Unit of Measure equals Tons, "Tons", then Round to 2 decimals.  Otherwise, Round to 1 decimal.	Common Crop Insurance Policy 'production guarantee (per acre)'.
	Approved Yield	P11	46	99999999.99	None	
	Coverage Level Percent	P14	33	9.9999	None	

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	0018 Rice		0051 Grain Sorghum		0091 Barley	
<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
<del>Acre Guarantee Per Acre2 Quantity</del> = Guarantee per Acre1 * Guarantee Adjustment Factor	<del>Acre Guarantee Per Acre2 Quantity</del>	<del>P11-Internal</del>	<del>101</del>	99999999.99	When Unit of Measure equals Pounds, "LBS", then Round to whole Number.  When Unit of Measure equals Tons, "Tons", then Round to 2 decimals.  Otherwise, Round to 1 decimal.	
	Guarantee Adjustment Factor	P11	75	0.999	None	<del>Guarantee Adjustment Factor would be for any initially late planted acres.</del>
<del>Price Election Amount = Projected Price * Price Election Percent</del>	<del>Price Election Amount</del>	<del>Internal</del>		<del>9999.999</del>	<del>When Commodity Code equals Barley, "0091", Corn, "0041", Cotton, "0021", Grain Sorghum, "0051", Soybeans, "0081" or Wheat, "0011"; round to nearest whole cent [\$9.99].</del>  <del>When Commodity Code equals Canola, "0015", Rice, "0018", Sunflowers, "0078"; round to nearest one tenth cent [\$9.999].</del>	
	<del>Projected Price</del>	<del>ADM</del>		<del>99999.9999</del>	<del>None</del>	<del>Edit with ADM Price, "A00810". Contract Price may be used in Lieu of the Projected Price for specialty types of Soybeans or Barleys. If the insured chooses to use the contract price, the contract price per bushel should be entered in the contract price field. The contracted price will be capped by RMA at a certain percentage over the projected price for Soybeans and Barley as specified in the Special Provisions.</del>
	<del>Price Election Percent</del>	<del>ICE</del>		<del>9.9999</del>	<del>None</del>	<del>Price Election Percent would equal 1.00, when Insurance Plan Code equals Revenue Protection, "02". Otherwise, edit with ICE Price Election Percent, "D00007".</del>

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<b>Calculations</b>	<b>Field Name</b>	<b>Record Number</b>	<b>Field Number</b>	<b>Field Format</b>	<b>Field Rounding</b>	<b>Rules</b>
Acre Stage Guarantee Amount = Lesser of: (20% of <del>Acre</del> Guarantee Per Acre <sup>2</sup> Quantity OR Maximum Replant Stage Guarantee Per Acre) * Price Election Amount	Acre Stage Guarantee Amount	<del>P21-Internal</del>	36	99999999.99	Round to <del>1 decimal</del> nearest dollar and cents.	Not used in determination of Loss Guarantee.
	Price Election Amount	<del>Internal-P11</del>	49	99999.999	None	Based on Projected Price. <del>Price Election-Percent must equal 1.00 when Insurance Plan-Code is Yield Protection, "01" or Revenue Protection, "02".</del>
	Maximum <del>Replant Stage-Guarantee Per Acre</del>	ICE				Edit with SPOI ICE "D00201129".
<b>Section 5: Replant Payment Loss Guarantee Calculation</b>						
Loss Guarantee Amount = <del>Replant Acre Stage Guarantee Amount Per Acre</del> Lesser of (20% of Guarantee Per Acre <sup>2</sup> ) or Maximum Replant Guarantee Per Acre * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	48	99999999.99	Round to <del>whole number-nearest dollar and cents.</del>	
	Determined Acreage	P21	17	99999999.99	None	
	Liability Adjustment Factor	P21	38	9.999999	None	
<b>Section 6: Replant Payment Indemnity Calculation</b>						
<del>Preliminary</del> Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	<del>Preliminary</del> Indemnity Amount	P21	51	\$9999999999	Round to whole number.	
	Insured Share Percent	P11	48	9.999	None	
Indemnity Amount = <del>Preliminary Indemnity Amount-</del>	<del>Indemnity Amount</del>	<del>P21</del>	53	<del>\$9999999999</del>	<del>Round to whole number.</del>	
	<del>Multiple Commodity Adjustment-Factor</del>	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity ∑ Indemnity Amount for the Unit	Total Indemnity	Internal		\$9999999999	Round to whole number.	

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<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>

Section 7: Stage Guarantee Calculation

Prevented Planting Payment for Revenue Protection, "02", and Revenue Protection with Harvest Price Exclusion, "03".

<p>When Stage Code equals: Prevented Planting Option 1, "P1",  Prevented Planting Option 2, "P2",  <del>Prevented Planting Option 3, Harvested, "H3",</del>  <del>Prevented Planting Option 3, Unharvested, "U3",</del></p> <p>Prevented Planting Uninsured Loss, "PU",  Prevented Planting Add 10 Percent, "PT",  Prevented Planting Add 5 Percent, "PF"</p> <p>Guarantee Per Acre1 = Approved Yield * Coverage Level Percent</p>	Guarantee Per Acre1	Internal		99999999.99	<p>When Unit of Measure equals Pounds, "LBS", then Round to whole Number.</p> <p>When Unit of Measure equals Tons, "Tons", then Round to 2 decimals.</p> <p>Otherwise, Round to 1 decimal.</p>	Common Crop Insurance Policy 'production guarantee (per acre)'.
	Approved Yield	P11	46	99999999.99	None	
	Coverage Level Percent	P14	33	9.9999	None	
<p>Cottonseed Endorsement Option "SE":   Modified Yield = Approved Yield * Option Conversion Factor</p>	Modified Yield	Internal		99999999.99	Round to whole number.	<p>Information (Approved Yield and Insured Share Percent) will be obtained from Cotton P11 record.</p> <p>Edit with ADM Option Rate, "A01060".</p>
	Approved Yield	P11	46	99999999.99	None	
	Option Conversion Factor	ADM		9.9999	None	
<p>Guarantee Per Acre1 = Modified Yield * Coverage Level Percent</p>	Guarantee Per Acre1	Internal		99999999.99	Round to whole number.	
	Coverage Level Percent	P14	34	9.9999	None	
<p>Guarantee Per Acre2 = Guarantee per Acre1 * Guarantee Adjustment Factor</p>	Guarantee Per Acre2	Internal	101	99999999.99	<p>When Unit of Measure equals Pounds, "LBS", then Round to whole Number.</p> <p>When Unit of Measure equals Tons, "Tons", then Round to 2 decimals.</p> <p>Otherwise, Round to 1 decimal.</p>	
	Guarantee Adjustment Factor	P11	75	0.999	None	

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Exhibit Number: P21-2, Plan 02 & 03  
Record Name: Acreage Claim  
Record Code: P21

Reinsurance Year: 2011  
Version: DRAFT  
Release Date: 8/25/2011

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<u>Commodity Code</u>	0011 Wheat 0015 Canola 0018 Rice	0021 Cotton 0041 Corn 0051 Grain Sorghum 0078 Sunflower 0081 Soybeans 0091 Barley

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Acre Stage Guarantee Amount = $\frac{\text{Acre Guarantee Per Acre} \times \text{Quantity} \times (\text{Projected Price Election Amount} \times \text{Price Election Percent}) \times \text{Guarantee Adjustment Factor}}{\text{Guarantee Adjustment Factor}}$	Acre Stage Guarantee Amount	P21-Internal	36	99999999.99	Round to nearest dollar and cents.	Common Crop Insurance Policy 'revenue protection guarantee (per acre)'. Not used in determination of Loss Guarantee.
	Projected Price Election Amount	ADM-P11	49	99999.9999	None	Edit with ADM Price, "00810". Based on Projected Price.
	Price Election Percent	ICE		9.9999	None	Edit with ICE Price Election Percent, "D00007".
	Guarantee Adjustment Factor	P11	75	0.999	None	

#### Section 8: Prevented Planting Payment Loss Guarantee Calculation

Loss Guarantee Amount = $\frac{\text{Acre Stage Guarantee Amount} \times \text{Guarantee Per Acre} \times \text{Price Election Amount} \times \text{Determined Acreage} \times \text{Liability Adjustment Factor}}{\text{Liability Adjustment Factor}}$	Loss Guarantee Amount	P21	46	99999999.99	Round to whole number-nearest dollar and cents.	
	Determined Acreage	P21	17	99999999.99	None	
	Liability Adjustment Factor	P21	38	9.999999	None	

#### Section 9: Prevented Planting Payment Indemnity Calculation

Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	Preliminary Indemnity Amount	P21	49	S9999999999	Round to whole number.	
	Insured Share Percent	P11	47	9.999	None	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	50	S9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity = $\sum$ Indemnity Amount for the Unit	Total Indemnity	Internal		S9999999999	Round to whole number.	

#### Section 10: Stage Guarantee Calculation

##### Malting Barley Price and Quality Endorsement

Production Guarantee Per Acre1 = $\frac{(\text{Approved Yield} \times \text{Coverage Level Percent}) \times \text{Guarantee Adjustment Factor}}{\text{Guarantee Adjustment Factor}}$	Production Guarantee Per Acre1	Internal		999999999.9	Round to nearest whole pounds, nearest hundredth for tonnage commodities, or nearest tenths for other units of measure.	Common Crop Insurance Policy 'production guarantee (per acre)'.
	Approved Yield	P11	46	99999999.99	None Round to nearest tenths for Barrels and Tons; otherwise nearest whole number for other units of measure.	Malting Barley Option A (MA) - Lesser of: MA Yield for Malt Barley OR APH Yield for Barley  Malting Barley Option B (MB) - Lesser of: Contracted Bushels per Acre OR APH Yield for Barley
	Coverage Level Percent	P14	33	9.9999	None	



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<u>Calculations</u>		<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u> <u>Rules</u>
Guarantee Per Acre2 = Guarantee per Acre1 * Guarantee Adjustment Factor		Guarantee Per Acre2	Internal	101	99999999.99	When Unit of Measure equals Pounds, "LBS", then Round to whole Number.  When Unit of Measure equals Tons, "Tons", then Round to 2 decimals.  Otherwise, Round to 1 decimal.
		Guarantee Adjustment Factor	P11	75	0.999	None Guarantee Adjustment Factor would be for late-planted acres.
Price Election Amount = Additional Value Price		Price Election Amount	Internal		99999.999	<del>Malting Barley—Option A (MA) (1) The RMA issued Malting Barley Additional Value Price, or (2) Malting Barley price amount (Premium Amount) from a price agreement or a Malting Barley production contract that will be paid in addition to a specified barley futures price, or (3) The price per bushel from a price agreement or a malting barley production contract for malting barley less the barley Projected price. The additional value price is limited to \$1.25.</del>  <del>Malting Barley—Option B (MB) (1) Malting barley price amount from a malting barley futures price, or (2) The price per bushel from a malting barley production contract for malting barley less the barley Projected Price. The additional value price is limited to \$2.00.</del>
Acre Stage Guarantee Amount = <del>Production</del> Guarantee Per Acre2 * Price Election Amount		Acre Stage Guarantee Amount	P21-Internal	36	99999999.99	Round to nearest dollar and Cents Common Crop Insurance Policy 'revenue protection guarantee (per acre)'. Not used in determination of Loss Guarantee.
		Price Election Amount	P11	49	99999.9999	None

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<u>Calculations</u>		<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
Section 11: Malting Barley Loss Guarantee Calculation							
Loss Guarantee Amount = <del>Acre-Stage-Guarantee-Amount</del> Guarantee Per Acre <sup>2</sup> * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	46	99999999.99	Round to <del>whole number</del> nearest dollar and cents.		
	Determined Acreage	P21	17	99999999.99	None		
	Liability Adjustment Factor	P21	38	9.999999	None		
Revenue Conversion Production To Count = Production to Count Quantity * Price Election Amount	Revenue Conversion Production To Count	P21	46	99999999.99	Round to <del>2-decimals</del> nearest dollar and cents.		
	Production to Count Quantity	P21	34	99999999.99	None		
	Price Election Amount	<del>Internal-P11</del>	49	99999.9999	None		
Section 12: Malting Barley Indemnity Calculation							
Unit Deficiency Quantity = Loss Guarantee Amount – Revenue Conversion Production to Count	Unit Deficiency Quantity	P21	47	\$99999999.99	Round to <del>whole number</del> nearest dollar and cents.		
Preliminary Indemnity Amount = Unit Deficiency Quantity * Insured Share Percent	Preliminary Indemnity Amount	P21	49	\$9999999999	Round to whole number.		
	Insured Share Percent	P11	48	9.999	None		
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	50	\$9999999999	Round to whole number		
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".	
Total Indemnity ∑ Indemnity Amount for the Unit	Total Indemnity	Internal		\$9999999999	Round to whole number.		